

Information to identify the case:

Debtor 1	<u>Gary Michael Repack Jr.</u>	Social Security number or ITIN	xxx-xx-6628
	First Name Middle Name Last Name	EIN	--_-----
Debtor 2	<u>Melissa Repack</u>	Social Security number or ITIN	xxx-xx-8541
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--_-----
United States Bankruptcy Court District of New Jersey			
Case number: 18-20839-MBK			

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Gary Michael Repack Jr.
aka R&D Professional Lawncare Inc

Melissa Repack

8/27/18

By the court: Michael B. Kaplan
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

Certificate of Notice Page 3 of 5
 United States Bankruptcy Court
 District of New Jersey

In re:
 Gary Michael Repack, Jr.
 Melissa Repack
 Debtors

Case No. 18-20839-MBK
 Chapter 7

CERTIFICATE OF NOTICE

District/off: 0312-3

User: admin
 Form ID: 318

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 Total Noticed: 63

Date Rcvd: Aug 27, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Aug 29, 2018.

db/jdb
 cr

+Gary Michael Repack, Jr., Melissa Repack, 12 Glacier Dr., Howell, NJ 07731-9034
 ++CREDIT ACCEPTANCE CORPORATION, 25505 WEST 12 MILE ROAD, SOUTHFIELD MI 48034-8316
 (address filed with court: Credit Acceptance Corporation, 25505 West 12 Mile Road, Southfield, MI 48034)

517559677 +Ally Financial Inc. f/k/a GMAC, c/o Apothaker Scian P.C., 520 Fellowship Road Suite C306, PO Box 5496, Mount Laurel, NJ 08054-5496

517559681 +American Auto Group, 575 Burnt Tavern Rd, Brick, Brick, NJ 08724-1497

517559680 +American Auto Group, Andrew J. Selkow, Esq., Morgan, Bornstein & Morgan, 1236 Brace Rd., Ste. K, Cherry Hill, NJ 08034-3229

517559679 +American Auto Group, 4091 Hylan Blvd, Staten Island, NY 10308-3336

517559682 American Express, PO Box 6985, Buffalo, NY 14240-6985

517559685 Barron Emergency Physiciansn, PO Box 7418, Philadelphia, PA 19101-7418

517559684 +Barron Emergency Physiciansn, c/o AR Resources, Inc., Attn: Bankruptcy, Po Box 1056, Blue Bell, PA 19422-0287

517559686 +Bayshore Community Hospital, c/o Marvel & Maloney, 3455 Route 66 & Green Grove Rd, P.O. Box 727, Neptune, NJ 07754-0727

517559728 ++CITIBANK, PO BOX 790034, ST LOUIS MO 63179-0034
 (address filed with court: The Home Depot, Processing Center, Des Moines, IA 50364)

517559691 CRE Bushkill Group, LLC, 1008 Sand Hill Creek Rd., East Stroudsburg, PA 18302

517559690 +CitiBank, N.A., P. O. Box 111, Fort Lee, NJ 07024-0111

517559692 +Credit Acceptance, 25505 West 12 Mile Rd, Suite 3000, Southfield, MI 48034-8331

517559693 +Credit Acceptance Corp., American Auto G, c/o Andrew J. Selkow, Es, Morgan, Bornstein & Morgan, 1236 Brace Rd., Ste. K, Cherry Hill, NJ 08034-3229

517559695 +Deutsche Bank, c/o Dancy & Associates Law Group, LLC, 104 Bayard St. 5th Floor, Ste. 2, New Brunswick, NJ 08901-2392

517559694 +Deutsche Bank, c/o KML Law Group, 216 Haddon Ave Ste 406, Collingswood, NJ 08108-2812

517559699 +Dynamic Recovery Solution, PO Box 25759, Greenville, SC 29616-0759

517559702 +First Premier Bank, co Convergent Outsourcing, P.O. Box 9004, Renton, WA 98057-9004

517559703 +Howell Family Dental Pa, c/o Trojan Professional Se, 4410 Cerritos Ave, Los Alamitos, CA 90720-2549

517559704 +Howell Family Dental, PA, 4538 Route 9 S & New Friendship Road, Howell, NJ 07731-3771

517559705 +Howell Township Tax Collector, PO Box 580, Howell, NJ 07731-0580

517559711 +KML Law Group, 216 Haddon Ave Ste 406, Collingswood, NJ 08108-2812

517559712 Kohl's, c/o Capital One, P.O. Box 85105, Boston, MA 02205

517559714 M&M Auto, 522--526 Park Ave, Plainfield, NJ 07060

517559716 +Michael and Jennifer Pollard, 36 Winchester Dr., Freehold, NJ 07728-2759

517559715 +Michael and Jennifer Pollard, c/o Mark S. Shane, Esq., Shane and White, LLC, 1676 Rte. 27, Edison, NJ 08817-3595

517559718 +Nuvelt Credit Company, c/o Northstar Location Service, LLC, Attn: Financial Services Dept., 4285 Genesee street, Cheektowaga, NY 14225-1943

517559722 +Real Time Solutions, PO Bx 1259, Oaks, PA 19456-1259

517559723 +Riverview Medical Center, c/o Marvel & Maloney, 3455 Route 66 & Green Grove Rd, P.O. Box 727, Neptune, NJ 07754-0727

517559725 +Shell, P.O. Box 6406, Sioux Falls, SD 57117-6406

517559726 +Shellpoint Mortgage Servicing, Attn: Bankruptcy, Po Box 10826, Greenville, SC 29603-0826

517559727 +The Home Depot, c/o fPortfolio Recovery Associates, LLC, P.O. Box 12914, Norfolk, VA 23541-0914

517559730 The Villas At Tree Tops, 2157 River Rd, East Stroudsburg, PA 18302

517559729 +The Villas At Tree Tops, c/o Blackwell Recovery, 4150 N. Drinkwater Blvd S, Scottsdale, AZ 85251-3611

517559731 +Tidal Emergency Physicians, c/o Commonwealth Financial Systems, 245 Main St, Dickson City, PA 18519-1641

517559732 Tidal Emergency Physicians, 1945 CORLIES AVE, Neptune, NJ 07753-4859

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

smg E-mail/Text: usanj.njbankr@usdoj.gov Aug 28 2018 00:07:40 U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534

smg +E-mail/Text: ustpregion03.ne.ecf@usdoj.gov Aug 28 2018 00:07:37 United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235

517559676 EDI: GMACFS.COM Aug 28 2018 03:43:00 Ally Financial, Payment Processing Center, PO Box 78369, Phoenix, AZ 85062-8369

517559678 +EDI: GMACFS.COM Aug 28 2018 03:43:00 Ally Financial Inc. f/k/a GMAC, PO Box 380901, Bloomington, MN 55438-0901

517559683 EDI: AMEREXPR.COM Aug 28 2018 03:43:00 American Express, PO Box 360001, Fort Lauderdale, FL 33336-0001

517559687 E-mail/Text: bankruptcyletters@hackensackmeridian.org Aug 28 2018 00:08:06 Bayshore Community Hospital, PO Box 95000-1635, Philadelphia, PA 19195-1635

517559688 EDI: CITICORP.COM Aug 28 2018 03:43:00 Citibank, P.O. Box 8109, South Hackensack, NJ 07606

517559689 +EDI: PRA.COM Aug 28 2018 03:43:00 Citibank, assignee for Shell, c/o Portfolio Recovery Associates, LLC, P.O. Box 12914, Norfolk, VA 23541-0914

District/off: 0312-3

User: admin
Form ID: 318

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Total Noticed: 63

Date Rcvd: Aug 27, 2018

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center (continued)

517559696 +E-mail/Text: bankruptcynotice@franklincredit.com Aug 28 2018 00:07:14
Deutsche Bank National Trust Co., c/o RAS Citron, LLC, 130 Clinton Rd., Ste. 202,
Fairfield, NJ 07004-2927
517559698 E-mail/Text: bankruptcy.bnc@ditech.com Aug 28 2018 00:07:19 Ditech, PO Box 94710,
Palatine, IL 60094-4710
517559701 +EDI: AMINFOFP.COM Aug 28 2018 03:43:00 First Premier Bank, Po Box 5524,
Sioux Falls, SD 57117-5524
517559700 +EDI: JEFFERSONCAP.COM Aug 28 2018 03:43:00 First Premier Bank,
c/o Jefferson Capital Systems, LLC, 16 McLeland Road, Saint Cloud, MN 56303-2198
517559707 +EDI: HFC.COM Aug 28 2018 03:43:00 HSBC Bank Nevada, N.A., 1111 Town Center,
Las Vegas, NV 89144-6364
517559706 +EDI: PRA.COM Aug 28 2018 03:43:00 Hsbc Bank Nevada N.A., c/o Portfolio Recovery,
PO Box 41067, Norfolk, VA 23541-1067
517559708 EDI: IRS.COM Aug 28 2018 03:43:00 Internal Revenue Service, Special Procedures,
Bankruptcy Section, P.O. Box 724, Springfield, NJ 07081
517559709 EDI: RMSC.COM Aug 28 2018 03:43:00 JC Penney, PO Box 981403, El Paso, TX 79998-1403
517559710 +EDI: RMSC.COM Aug 28 2018 03:43:00 JC Penneys, c/o Synchrony Bank,
Attn: Bankruptcy Dept, Po Box 965060, Orlando, FL 32896-5060
517559713 +EDI: CBSKOHL.COM Aug 28 2018 03:43:00 Kohls/Capital One, Kohls Credit, Po Box 3120,
Milwaukee, WI 53201-3120
517559717 +EDI: GMACFS.COM Aug 28 2018 03:43:00 Nevell Credit Company, P.O. box 380901,
Minneapolis, MN 55438-0901
517559719 +EDI: RMSC.COM Aug 28 2018 03:43:00 Old Navy, c/o Synchrony Bank, Attn: Bankruptcy Dept,
PO Box 965060, Orlando, FL 32896-5060
517559720 +EDI: RMSC.COM Aug 28 2018 03:43:00 Old Navy, P.O. Box 530942, Atlanta, GA 30353-0942
517559721 +E-mail/Text: bkdepartment@rtresolutions.com Aug 28 2018 00:07:47 Real Time Resolutions,
Attn: Bankruptcy, Po Box 36655, Dallas, TX 75235-1655
517559724 +E-mail/Text: RMCbankruptcy@hackensackmeridian.org Aug 28 2018 00:08:12
Riverview Medical Center, PO Box 397, Neptune, NJ 07754-0397
517564270 +EDI: RMSC.COM Aug 28 2018 03:43:00 Synchrony Bank, c/o of PRA Receivables Management, LLC,
PO Box 41021, Norfolk, VA 23541-1021
517559733 +EDI: WFNNB.COM Aug 28 2018 03:43:00 Victoria Secret, c/o Comenity Bank,
Attn: Bankruptcy Dept, Po Box 182125, Columbus, OH 43218-2125
517559734 +EDI: WFNNB.COM Aug 28 2018 03:43:00 Victoria's Secret, P.O. Box 659728,
San Antonio, TX 78265-9728

TOTAL: 26

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

517559697 ##+Deutsche Bank National Trust Co., 888 Walnut St., Pasadena, CA 91101-1895

TOTALS: 0, * 0, ## 1

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices
will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The
debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner
shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social
Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required
by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Aug 29, 2018

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email)
system on August 27, 2018 at the address(es) listed below:

Andrea Dobin ecftrusteead@trenklawfirm.com, NJ55@ecfcbis.com

John R. Morton, Jr. on behalf of Creditor Credit Acceptance Corporation

ecfmail@mortoncraig.com, mortoncraigecf@gmail.com

Kevin Gordon McDonald on behalf of Creditor DEUTSCHE BANK NATIONAL TRUST COMPANY ON BEHALF OF
FINANCIAL ASSET SECURITIES CORP., SOUNDVIEW HOME LOAN TRUST 2007-WMC1, ASSET BACKED CERTIFICATES,
SERIES 2007-WMC1 kmcdonald@kmlawgroup.com, bkgroup@kmlawgroup.com

District/off: 0312-3

User: admin
Form ID: 318

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The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email)
system (continued)

U.S. Trustee USTPRegion03.NE.ECF@usdoj.gov
William H. Oliver, Jr. on behalf of Debtor Gary Michael Repack, Jr. bkwoliver@aol.com,
R59915@notify.bestcase.com
William H. Oliver, Jr. on behalf of Joint Debtor Melissa Repack bkwoliver@aol.com,
R59915@notify.bestcase.com

TOTAL: 6